

Total Estimated Burden Hours: 31,911
Status: Reinstatement with changes
Contact: Duane T. McGough, HUD,
 (202) 708-1060; Joseph F. Lackey, Jr.,
 OMB. (202) 395-7316.

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**Office of the Assistant Secretary for
 Policy Development and Research**

[Docket No. N-95-3883]

**Notice of Submission of Proposed
 Information Collection to OMB**

AGENCY: Office of Administration, HUD.
ACTION: Notice.

SUMMARY: The proposed information collection requirement described below has been submitted to the Office of Management and Budget (OMB) for expedited review, as required by the Paperwork Reduction Act. The Department is soliciting public comments on the subject proposal.

ADDRESSES: Interested persons are invited to submit comments regarding this proposal. Comments should refer to the proposal by name and should be sent to: Joseph F. Lackey, Jr., OMB Desk Officer, Office of Management and Budget, New Executive Office Building, Washington, DC 20503.

DATES: Comments must be received on or before February 27, 1995.

FOR FURTHER INFORMATION CONTACT: Kay F. Weaver, Reports Management Officer, Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410, telephone no. (202) 708-0050. This is not a toll-free number. Copies of the proposed forms and other available documents submitted to OMB may be obtained from Ms. Weaver.

SUPPLEMENTARY INFORMATION: This notice informs the public that the Department of Housing and Urban Development has submitted to OMB for expedited processing an information collection package with respect to "Impact of Disaster on Low-Income

Rental Housing: Lessons from the Northridge Earthquake". HUD is requesting a 10 day OMB review of this information collection.

HUD is interested in learning as much as possible from the recent earthquake experience in Los Angeles so that the multifamily rebuilding process occurs efficiently and loss of low-income rental housing can be minimized when the next large-scale disaster strikes. This study will provide HUD systematic information about the impact of the earthquake on low-income rental housing.

The Department has submitted the proposal for the collection of information, as described below, to OMB for review, as required by the Paperwork Reduction Act (44 U.S.C. Chapter 35):

- (1) The title of the information collection proposal;
- (2) The office of the agency to collect the information;
- (3) The description of the need for the information and its proposed use;
- (4) The agency from number, if applicable;
- (5) What members of the public will be affected by the proposal;
- (6) How frequently information submission will be required;
- (7) An estimate of the total number of hours needed to prepare the information submission including numbers of respondents, frequency of response, and hours of response;
- (8) Whether the proposal is new or an extension, reinstatement, or revision of an information collection requirement; and
- (9) The names and telephone numbers of an agency official familiar with the proposal and of the OMB Desk Officer for the Department.

Authority: Section 3507 of the Paperwork Reduction Act, 44 U.S.C. 3507; Section 7(d) of the Department of Housing and Urban Development Act, 42 U.S.C. 3535(d).

Dated: February 1, 1995.

Michael A. Stegman,

*Assistant Secretary, Office of Policy
 Development and Research.*

**Notice of Submission of Proposed
 Information Collection to OMB**

Proposal: Information Collection Associated with the "Impact of Disaster on Low-Income Rental Housing: Lessons from the Northridge Earthquake".

Office: Office of Police Development and Research

Description of the need for proposed information and its proposed use: On January 17, 1994, a severe earthquake struck the Los Angeles metropolitan area, causing considerable damage to area housing. Reconstruction presented a major challenge for local, state and federal housing officials, especially reconstruction of low-income rental housing, a segment of the market particularly vulnerable to loss. The study will provide systematic information about the impact of the Northridge earthquake on low-income rental housing. Four data collection instruments will be used: (1) the Property-Owner Survey will be used to address a number issue, including the extent of earthquake damage, the physical and financial characteristics of damaged properties, owner reconstruction plans and financing, and recommended improvements to public assistance programs; (2) the Sample Monitoring Survey will explore major changes in reconstruction plans stated during the initial data collection effort; (3) the Follow-up Surveys will determine progress of reconstruction efforts, and identify major changes in stated reconstruction plans; and (4) the case study interview guide will detail the resources being used for reconstruction and problems being encountered by owners as well as detailed characteristics of the projects before and after the quake.

Form Number: None

Respondents: Property Owners of properties affected by the Northridge Earthquake

Frequency of Submission: On time.

Reporting Burden:

Form	Respondents	No. of respondents	Time to complete	Frequency	Burden hours
Property-owner	Property-owners	250	30 min ...	1	125
Sample monitoring	Property-owners	60	5 min	1	3
Follow-up	Property-owners	200	10 min ...	1	33.3
Case study	Property-owners	20	120 min .	1	40

SECTION A: JUSTIFICATION

A.1 Circumstances That Make Information Collection Necessary

On January 17, 1994, a severe earthquake struck the Los Angeles metropolitan area, causing considerable damage to area housing. Reconstruction presented a major challenge for local, state and federal housing officials, especially reconstruction of low-income rental housing, a segment of the market particularly vulnerable to loss. This study will provide the U.S. Department of Housing and Urban Development (HUD) systematic information about the impact of the Northridge earthquake on low-income rental housing.

Several factors exacerbate the problems related to reconstruction in the low-income segment of the rental market. In some instances it may not be economically viable to rebuild low-income rental properties because the return on investment is too small; in others it may be profitable to rebuild low-income housing, but for a higher income clientele. Although assistance programs can mitigate some of these exacerbating factors, experience in the aftermath of the Loma Prieta earthquake suggests it may be more difficult to use public assistance to reconstruct multifamily as opposed to single-family buildings, and therefore more difficult to rebuild low-income rental housing.¹ This study's ultimate goal is to insure that HUD policy-makers learn as much as possible from the recent earthquake experience in Los Angeles so that the multifamily rebuilding process occurs efficiently and so that loss of low-income rental housing can be minimized when the next large-scale disaster strikes.

Specifically, the study's objectives are as follows:

- To estimate the extent of damage to Los Angeles area low-income rental housing.
- To document the financial, physical and other characteristics of damaged low-income properties, before and after the earthquake.
- To estimate the extent to which damaged low-income rental properties are being rebuilt and retained for low-income occupancy.
- To document the financial resources low-income rental property-owners employ for reconstruction, including federal, state and local disaster assistance.
- And, finally, to assess housing and emergency relief programs and recommend potential improvements so that the supply of low-income housing is preserved and restored as efficiently as possible after future disasters.

To meet these objectives, the study will employ a multifaceted information-gathering approach. To the extent possible, the study will rely on analysis of existing automated datasets

¹ See Comerio, Mary, John Landis, and Yodan Rolfe. 1994. *Post-Disaster Residential Building*. Draft Report, Institute of Urban and Regional Development, University of California at Berkeley.

and documentation of federal, state and local earthquake assistance programs, however information from these sources is of limited utility. Secondary information can help sketch a profile of damaged low-income rental housing, for example, but can not indicate what share of damaged properties will be rebuilt. To supplement secondary information, therefore, the study will survey owners of earthquake-damaged low-income rental properties to solicit first-hand information about reconstruction plans, obstacles to reconstruction, and the effectiveness of current public assistance programs.

A.2 Use and Users of Information—Overview of Data Requirements

The purpose of the information collected under this project is to help document the Northridge earthquake's impact on Los Angeles area low income rental housing and to aid in the assessment public disaster assistance programs. The data will be used by the Urban Institute (UI) and its subcontractor, Hamilton, Rabinovitz and Alschuler, Inc. (HR&A), to prepare initial and final reports for HUD's Office of Policy Development and Research. The purpose for each of the study's four data collection instruments is outlined below:

- **Property-Owner Survey.** A property-owner survey instrument (see Annex A) will be administered by telephone to a stratified, random sample of 250 property-owners during the study's initial data collection cycle. It will ask about a range of issues, including the extent of earthquake damage, the physical and financial characteristics of damaged properties, owner reconstruction plans and financing, and recommended improvements to public assistance programs.
- **Sample Monitoring Survey.** A sample monitoring instrument (see Annex B) will be administered by telephone to a subset of the sampled property-owners approximately four months after administration of the initial instrument. This instrument will explore major changes in reconstruction plans stated during the initial data collection effort.
- **Follow-Up Surveys.** Follow-up surveys will be conducted by telephone for two subsets of the property-owner sample according to their response about reconstruction plans at the time of the initial survey (or the sample monitoring process if they were contacted then). Specifically, follow-up surveys will be administered to 1) property-owners who initially planned to rebuild (see Annex C), and 2) property-owners who initially were undecided about reconstruction (see Annex D). These two instruments will determine the progress of reconstruction efforts, and identify major changes in stated reconstruction plans.
- **Case Studies.** Case studies of 20 damaged low-income properties will be conducted to provide a detailed illustration of the resources being used for reconstruction and problems being encountered by owners. Case studies will also detail the physical characteristics and financial status of properties prior to the quake, the level of damage sustained, and the process involved with applying for and using public disaster assistance. Case studies will follow an interview guide (see Annex E), and will be conducted in-person during the study's initial data collection phase.

Along with initial and final reports, the research team will transfer the results of the study's telephone surveys to HUD in an automated form.

A.3 Consideration of the Use of Improved Information Technology.

The Urban Institute and HR&A will use all available information technology in an effort to efficiently gather information from a population in which data collection is traditionally difficult and to reduce the burden to respondents.

To minimize the number of calls required to locate owners of properties sampled for the initial telephone survey, the property sample will be address-matched against existing automated data files to identify telephone numbers. The first resource, FEMA's automated disaster assistance file, provides information about applicants for FEMA assistance after the Northridge earthquake including those identified as multi-family apartment building owners. To the extent a merge with the FEMA file leaves gaps in our contact information, the research team will use the Assessor's parcel numbers for sampled properties (provided on an automated California Office of Emergency Services dataset) to address-match sampled properties with a proprietary database maintained by TRW-REDI. The TRW-REDI data include information on the owner's name and their telephone numbers. As a final resource, CD-ROMs with personal and business telephone numbers will be used to locate missing contact information.

Once contact has been made with an eligible respondent, a Computer Assisted Telephone Interview (CATI) system will guide the interviewer through the questionnaire. A CATI system reduces respondent burden because it selects the correct question sequence based on the respondent's previous answers allowing the interviewer to concentrate on reading the question and entering the response, not searching for the correct next question. This technology also requires the entry of consistent data which falls into appropriate ranges thus eliminating editing time while the respondent is on the telephone. A CATI system will be used for all three of the study's telephone surveys.

A.4 Efforts to Identify Duplication

This study will build on, not duplicate existing information about the reconstruction of housing in the aftermath of a disaster. This is the first such effort to collect systematic, first-hand information about the impact of disaster on low income rental housing and the effectiveness of public support for reconstruction of housing in this segment of the housing market.

A.5 Why Similar, Already Available Data Cannot Be Used

As noted above, this is the first such effort to collect systematic, first-hand information about the impact of disaster on low income rental housing. Nevertheless, every attempt will be made to use existing automated data sources to meet the study's objectives. These sources are described below, and include 1) information about earthquake damage to residential structures, and 2) information about apartment owner applications for government assistance to repair earthquake damage.

- *Earthquake Damage to Residential Structures.* The California Office of Emergency Services (OES) dataset provides comprehensive information on residential building damage caused by the Northridge earthquake. The OES was responsible for initially

assembling the damage database in the months following the earthquake and continues to be responsible for the day-to-day maintenance of the data at this time. This database is primarily based on the results of earthquake damage inspections made by local building and safety departments in the study area. In addition to information about the extent of damage sustained by buildings as a result of the earthquake, the database includes information on the general characteristics of the inspected buildings (e.g., date and type of construction). OES staff have also merged other building level data from files prepared by the County Assessor.

- *Applications For Assistance To Repair Earthquake Damage.* The study will also use datasets maintained by federal, state and local agencies that record owner applications for financial assistance to repair earthquake damage. These data sources include FEMA's comprehensive dataset with information about relief applicants, the SBA's dataset regarding applications for aid, and data describing applications to HUD's HELP Program. Datasets describing state and local programs will be collected and utilized to the extent such these sources can be identified and obtained. Together these datasets can provide a comprehensive profile of participation in government assistance programs by owners of damaged apartment buildings.

A.6 Minimizing the Burden to Small Businesses and Other Small Entities.

This study's major research objectives necessitate collection of first-hand information about the experiences, intentions, and motivation of owners of properties damaged by the earthquake. Having said that, as discussed in item A.3, the use of a CATI system minimizes the burden associated with the means of administering the study's three telephone surveys. To minimize the burden for individual case study respondents, every attempt will be made to minimize overlap between case study and telephone survey samples.

A.7 Consequences of Less Frequent Data Collection.

As noted above, the project includes an initial data collection phase during which a telephone survey and case studies will be conducted, and two follow-on telephone surveys--the monitoring survey approximately 4 months after the initial data collection phase, and a follow-up survey about 4 months after that.

The study's follow-on surveys are important because of uncertainty about the earthquake's *long-term* impact on the low-income segment of the Los Angeles rental housing market. In the absence of any previous studies of this issue, it is unclear whether property owners will adhere to their initial decisions about reconstruction, or for that matter whether reconstruction plans will actually be carried out. For instance, initial support for reconstruction may be undermined by problems associated with financing improvements. Therefore, the *potential* consequence of not conducting the project's two follow-on surveys would be to provide an inaccurate description of the earthquake's impact.

A.8 Special Circumstances Requiring Inconsistency with 5 CFR 1320.6.

All data collection procedures and data collection instruments have been designed in a manner which is in compliance with all sections of 5 CFR 1320.6. No exceptions are requested.

A.9 Consultations with Persons Outside the Agency.

The survey design and data collection instruments have been developed by the Urban Institute and its subcontractor, HR&A, under contract with HUD. To date, development of the draft instruments has involved three steps. First, specification of concepts to be explored through the telephone surveys and case studies by project staff at HUD, UI and HR&A, with subsequent review by other members of the HR&A team and an outside expert on disaster rebuilding who previously worked on policies arising from the Loma Prieta earthquake. Second, translation of these concepts into specific questions to be asked of owners and, for the telephone surveys, response options. And, third, incorporation of feedback on the draft instruments from project staff at UI and HUD.

A.10 Confidentiality

A letter of introduction from the Apartment Owners Association of Greater Los Angeles will be mailed to all owners in the sample, urging cooperation in providing information for the study and stressing the confidentiality of responses (see Annex F). All respondents will be assured that information that they provide will remain confidential, and that they can refuse to answer any individual question during the interview. For the most part, analyses will present data at an aggregate level. Where necessary for illustrative purposes, information about the experience of a particular property-owner or at a particular building will be presented without identifying the respondent's name or address. No names, addresses, or telephone numbers will be included in the data files delivered to HUD.

A.11 Justification for Questions of a Sensitive Nature

Some respondents may be reluctant to answer some questions because of their sensitive nature, especially questions about the financial characteristics of damaged properties. In designing the telephone questionnaires, every attempt has been made to minimize the amount of financial information requested, however this information is essential to gauge the economic context for reconstruction decisions and experience. When the data collection instruments are pre-tested, a special effort will be made to identify questions of a sensitive nature that respondents are unwilling to answer. To the extent possible, these questions will be replaced.

The case studies will require more detailed financial information, however, respondents will be forewarned about the sensitive nature of some of the questions to be asked, and given the opportunity not to participate. Case study participants should only include respondents willing to reveal financial details about the low-income rental property in question.

A.12 Estimates of Cost

The full cost of this study including survey design, sampling, data collection, analysis and report preparation is \$145,014.

A.13 Estimates of Respondent Burden

The total estimated burden for survey respondents is 12,200 minutes or 203 hours. This total is broken down as follows:

<i>Survey Instrument</i>	<i>Estimated No. of Respondents</i>	<i>Estimated Mins. Per Respondent</i>	<i>Total</i>
Property-owner	250	30	7,500
Sample monitoring	60	5	300
Follow-up	200	10	2,000
Case study	20	120	2,400
			12,200

A.14 Reasons for Change In Respondent Burden

This is a one time data collection effort. Question does not apply.

A.15 Plans for Publication and Statistical Tabulation.

The research team will produce two reports detailing the results of the study's surveys. The initial report will present findings from secondary data analysis, the initial telephone survey and case studies. A large part of this analysis will document the specific outcomes of the Northridge Earthquake, however, special attention will be given to considering how lessons learnt from this disaster can be applied to other situations involving the catastrophic loss of housing. The study's final report will summarize findings from the initial project report and provide an update based on findings from the sample monitoring and final survey efforts. This update will include information about the extent to which low-income rental properties are being rebuilt, reasons for these decisions, and overall implications of this final result for the Los Angeles area. It will also update the lessons from the Northridge Earthquake that can be applied to other disaster situations.

SECTION B: STATISTICAL METHODS OF DATA COLLECTION

B.1 Sampling Method and Respondent Universe.

B.1.1 Estimating the Universe of Damaged Low-income Rental Properties

An estimation of the universe of damaged low-income rental housing will form the study's sampling frame, and will involve three steps: 1) operational definition and identification of the universe of damaged rental properties, 2) operational definition and estimation of the universe of low-income housing, and 3) combination of datasets to create a database with damaged low-income rental properties. These steps are described in detail below.

Damaged Rental Property Universe. Since there is no generally accepted definition of what constitutes damaged housing, a definition is required to conduct empirical analysis. For the purposes of this study, the universe of "damaged" buildings is defined as properties in Los Angeles County, inspected for earthquake damage, that were determined by local building and safety inspectors to be either "unsafe" for occupancy ("red tagged"), or suitable only for "limited entry" occupancy ("yellow tagged").

Initial analysis of the OES dataset shows that almost all (95%) of the residential buildings inspected for damage and almost all (about 96%) buildings actually damaged in the Northridge earthquake are located in Los Angeles County. We therefore do not plan to include the 3,000 red and yellow tagged properties in Ventura County, the County with the next highest damage level after Los Angeles, in the universe for sampling because of the modest scale of damage relative to Los Angeles County, and because it is likely that the reconstruction problems in Los Angeles County are similar to those experienced in Ventura.

According to the proposed definition, properties with one or more units that are not suitable for continuous occupancy are considered "damaged." This definition excludes inspected properties that were found to be "safe for regular use" ("green tagged") although many green tagged buildings have sustained considerable cosmetic and non-life threatening structural damage. Given this operational definition of damaged properties, approximately 15% of all inspected residential properties in Los Angeles County were damaged by the Northridge earthquake, including 14,100 buildings and 70,000 dwelling units.

In this study, the universe of damaged rental properties is restricted to multi-family structures and excludes all detached single-family units occupied by renters. Single family properties are excluded from the study for two reasons. First, low-income households are much less likely to reside in single family rental units than in multi-family structures. Tabulation of 1990 Census data for the County of Los Angeles indicates that approximately 9% of all low-income

households resided in single family units, while 91% resided in multifamily units.² Second, there is no readily available data or analytic procedure to distinguish owner-occupied from renter-occupied single family units.³

There are two useful definitions of multi-family properties: the HUD definition that includes properties with four or more rental units, and the Census definition that includes any building with two or more units. For sampling purposes we will use the Census definition, however secondary data analysis will be performed at both the two or more and four or more rental unit levels.

Low-Income Housing Universe. An empirical estimation of the universe of low-income rental housing must account for two low-income rental housing sub-groups:

- Properties with project-based subsidies and/or HUD mortgage insurance--these clearly constitute low-income rental housing;
- Properties without project-based subsidies or HUD insurance that are occupied by low-income households.⁴

This approach offers a number of benefits. To start, it provides a meaningful distinction between two types of low-income housing that may be affected differently by disasters. Properties with project-based subsidies essentially reserve affordable units for low-income households regardless of market forces, so it is particularly important to understand how the owners are responding to the financial and management challenges created by earthquake damage. HUD-insured properties are similarly of special interest.

Also, as described below, this approach provides a straightforward method for estimating the universe of low-income housing and for linking that universe to the California Office of Emergency Services database with information about damaged properties. In other words, it provides a clear definition of the sample frame needed to draw damaged property samples and to estimate sample weights for calculation of population parameters from survey results. Our methods for defining the two sub-groups are detailed below.

- ***Properties with Project-Based Subsidies or HUD Mortgage Insurance.*** This sub-group consists of the properties identified in a series of project-based subsidy and HUD insurance datasets including MIDLIS from HUD, the California Housing Finance Agency's Project Management database, and datasets on subsidized projects maintained by local housing agencies such as the City of Los Angeles Housing Department. Properties may

² While 42% of LA county's single family rental stock is located in the San Fernando Valley, which includes the epicenter of the Northridge Earthquake, only 35% of the single family rental stock in the Valley is occupied by very low and low-income households, compared, for example, to 69% of the single family rental stock in South Central LA.

³ We will also screen out condominium buildings and focus only on buildings whose primary purpose is to serve as rental housing.

⁴ Our method does not *explicitly* classify properties occupied by households with tenant-based subsidies (e.g. Section 8 Certificates and Vouchers) as low-income. In the Los Angeles area, comparable buildings could provide replacement housing for households receiving tenant-based subsidies.

appear in more than one of these datasets, so standard address matching techniques will be employed to assemble a single database with one record for each assisted or HUD-insured property.

- *Other Properties Occupied by Low-income Households.* There is no direct means of identifying low-income housing without project-based subsidies or HUD insurance, so we will rely on location as a proxy indicator for properties that can be so-classified. For this purpose we will use the CDBG block-level eligibility file.

This file includes special Census tabulations of the 1990 block group level population meeting HUD's low and very-low-income criteria--i.e. the population in households with incomes less than 80 percent of the HUD-adjusted median family income for the Los Angeles area. These data are used in the CDBG program to identify Census block groups that qualify for area-benefit expenditures, and for the purposes of the current study will be used to classify Census block group income level. Census block groups in the study area will be classified as either "low-income" or "higher income" depending the share of their population that meets HUD's low-income standard and properties located in "low-income" block groups (i.e. those with a low-income population share above a specified threshold) will be classified as low-income properties.

We will assess the impact of using alternative threshold definitions for our classification of low-income block groups on the estimated size of the low-income housing stock. We are most interested in focusing on very-low-income households and suspect that the proportion of buildings occupied by low- AND very-low-income households is large. The threshold will be established at a level that roughly equates the number the number of housing units defined as low-income for the purposes of this study with the number of very-low-income households reported in the 1990 PUMS data. The result of this analysis will a database that identifies low-income Census block groups.

Damaged Low-income Rental Property Database. Development of a sampling frame with damaged low-income rental properties will involve combination of the set of damaged rental properties identified from the California Office of Emergency Services database with 1) the set of subsidized and HUD-insured low-income properties, and 2) the set of Census block groups classified as low-income.

Combination of the OES database with the project-based dataset (subsidized & HUD-insured projects) will be performed using project street addresses. Standard address matching techniques will be employed, though to maximize the likelihood that we achieve a complete merge we will also use any additional information that may be available to uniquely or partially identify assisted or HUD-insured rental projects.

The damage database will be merged with the set of Census block groups classified as low-income for this study using the latitude and longitude indicators found on the OES dataset to place damaged properties in block groups. In the event that buildings which we would like to match are missing latitude and longitude indicators, we will geocode these buildings using property address information.

The resultant database, henceforth the low-income damage database, will identify all

damaged low-income multi-family properties in the study area including their status as either a project-based or block-group classified low-income property. Properties identified as low-income in both the project-based and block-group matches will be assigned to the project-based category.

B.1.2 Selecting a Stratified Random Sample of Damaged Properties

In order to conduct a telephone survey of owners of damaged low-income properties, a stratified random sample will be drawn from the low-income damage database. The key tasks and issues related to the sampling procedure are described below.

A stratified random sample of damaged properties will be drawn from the damaged low-income rental housing database. Our target sample is 250 properties, but to account for non-responses due to difficulties in locating property-owners and refusals to participate in the telephone survey we will draw an initial sample of 400 properties. We will stratify the sample to ensure that an acceptable level of precision is obtained for important sub-sets of the population of damaged properties. We propose to stratify the initial sample of 400 damaged low-income rental properties in two dimensions and then draw the target 250 property sample from the two strata. The strata include:

- ***Extent of Earthquake Damage--Red or Yellow Tagged Properties.*** Damage data obtained from the City of Los Angeles suggest that red tagged properties comprise approximately 20% of all yellow and red tagged buildings. Increasing the precision of the population parameters for red tagged properties is especially important since they sustained the heaviest damage and are probably the best candidates for permanent removal from the low-income housing stock. Since a simple random sample of 250 properties would yield, on average, about 50 red tagged properties, stratification is necessary to increase the sample of red tagged properties. Our target sample for red-tagged properties is between 100-125.
- ***Low-Income Housing Category--Project- or Location-Identified Properties.*** It is likely that the sample of 250 buildings will have to be stratified to ensure an adequate number of properties with project-based subsidies or HUD insurance--i.e. those identified using a project-based method. According to the 1990 Census, only about 17 percent of Los Angeles County very-low-income households reside in subsidized housing--a simple-random sample might therefore under-represent this portion of the market. The distribution of the target sample between project- and location-identified properties is necessarily conditional on the extent and distribution of damage to properties in each category. If only a small proportion of the damaged low-income stock consists of properties with project-based subsidies or HUD insurance, sample stratification would be adjusted accordingly.

B.1.3 Selecting a Case Study Sample

The case study sample will be selected from the low-income damage database using an opportunistic, non-random method to illuminate an number of specific issues. Based on previous experience with apartment owner case studies in Los Angeles, we expect that a large pool of

potential respondents will be required to obtain our target sample of 20 properties. The specific property categories that are of interest appear below. These property categories are too numerous to permit strict stratification (given target sample size and budget), but every effort will be made to ensure the target sample incorporates properties to *illustrate* each category. Not all of the property categories are mutually exclusive, so some case study respondents may satisfy more than one criteria.

The first task in identifying a case study sample will be identifying a pool of potential respondents for each property category. As noted above, in general we prefer *not* to select respondents from the study's stratified random sample of properties (to avoid additional respondent burden), however for practical reasons it may be preferable to identify some case study participants this way. In some instances we can identify a pool of potential respondents independent of the initial telephone survey; in other instances we need responses from the initial telephone survey to help us identify potential respondents.

The following discussion addresses how we will identify a pool of potential respondents for each property category:

- ***Properties Being Rebuilt With Public Assistance.*** Case studies of properties being rebuilt with public assistance will include at least one participant for each major federal, state and local assistance program. For example, properties receiving funding from the Housing Earthquake Loan Program (HELP) are of special interest, as are those who assisted by the HUD (FHA) Risk Sharing Program which is providing reinsurance. The pool of potential respondents for this category of properties will consist of successful applicants for these various programs. These properties will be identified on the automated datasets described above.
- ***Properties Being Rebuilt With Private Finance.*** It is more difficult to identify a pool of potential respondents planning to rebuild with private funds. In the absence of a better source, potential respondents will be identified through responses to the study's initial telephone survey.
- ***Properties Not Being Rebuilt.*** Properties in this category are of interest because they are likely to provide some of the best insights into the problems associated with reconstruction (such as problems securing bank forbearance on existing debt). Potential respondents will be identified from respondents to this study's initial telephone survey.
- ***Properties For Which Reconstruction Is Undecided.*** Again, in the absence of a better source, potential respondents will be identified from respondents to this study's initial telephone survey.
- ***Ghost Town Properties.*** Also of interest are properties located in an area identified as a "ghost town" following the earthquake--that is, an area with a spatial concentration of damaged properties where not much reconstruction has occurred yet. A pool of potential respondents will be identified by cross-matching the areas we understand to be "ghost towns" with the damaged low-income rental property database using Census block groups. HR&A will request the City of Los Angeles Housing Department to provide estimates of the spatial extent of "ghost towns."

- *Properties Owned by Non-Profits.* Non-profit ownership likely poses a unique set of problems related to reconstruction, so it is important to include at least one case-study of this kind of property. A pool of non-profit owned properties will be identifiable (by property-owner name or specific flag) from secondary data sources.
- *Properties Owned by Limited Partnerships.* Initial reports following the earthquake suggested that limited partnership owners experienced unique problems in securing reconstruction assistance. A pool of potential case study respondents in this category will be identified, to the extent possible, using property-owner names from the secondary datasets. If necessary a respondent pool can be assembled from responses to the initial telephone survey.

Regardless how the pool of potential respondents is identified, selection of the final case study sample will involve a separate telephone request for participation. These calls will be performed by HR&A staff simultaneous with and subsequent to the initial telephone survey.

B.2 Procedures to Deal with Non-Response

A number of techniques will be used to maximize response to the telephone survey, including:

- A letter of introduction from the Apartment Owners Association of Greater Los Angeles. This correspondence will be mailed to owners of all sampled properties prior to the initial survey, urging cooperation in providing information for the study.
- Repeat calls to locate respondents. Owners will be contacted six times, with contacts being attempted in the evening as necessary. If the property-owner indicates that the property manager is a more appropriate respondent for some questions, a follow-up interview with the manager will be conducted. Out-of-town owners will be contacted in the same way as in Los Angeles owners.
- Replacement from sample reserve. Non-responses or other conditions leading to the conclusion that the sampled property is inappropriate for inclusion (e.g. the property is not a rental property), will be replaced from the reserve sample of 150 properties as necessary to obtain a completed target sample of 250 building owners. Because replacement of refusals may create biases, known characteristics of all non-respondents will be compared with the characteristics of respondents and aggregate characteristics of the damage database to assess the likelihood and nature of any non-response biases.

B.3 Pretesting of Procedures

The initial telephone survey instrument will be pretested on five property-owners not included in the study's sample. This procedure will identify areas where questions are unclear to owners or fail to produce the type of information originally intended, check the estimated time burden involved for respondents, and identify questions of a sensitive nature that respondents are unlikely to answer. Findings from the pretest and recommended changes to the instruments will

be reported in a memo for Urban Institute and HUD review. On approval of the GTM, appropriate modifications will be made to the draft instrument.

B.4 - Persons Responsible for Statistical Aspects of the Design

The sampling plan for this project was developed by HR&A, with guidance from the Urban Institute. The study is being directed by Patrick Boxall of the Urban Institute (202-857-8730). The sampling methodology was developed under the direction of Francine Rabinovitz of HR&A (818-509-7333). HR&A will be responsible for selecting the telephone survey and case study samples.

ANNEX A PROPERTY-OWNER QUESTIONNAIRE

Interview Date: _____

Recall: _____

PROPERTY OWNER'S QUESTIONNAIRE

A. PROPERTY OWNER RESPONSE

- A1. Hello, my name is {INTERVIEWER'S NAME} and I am calling on behalf of the U.S. Department of Housing and Urban Development about the damage to the property/complex you own at ENTER ADDRESS _____ from the January 17, 1994 earthquake in Los Angeles. May I please speak to {OWNER'S NAME}?

SPEAKING	1	<input type="checkbox"/>	GO TO A4
AVAILABLE NOW	2	<input type="checkbox"/>	GO TO A4
AVAILABLE LATER	2	<input type="checkbox"/>	SET APPOINTMENT AND RECALL
DOES NOT KNOW OWNER	4	<input type="checkbox"/>	GO TO A2
OWNER HAS NEW NUMBER	5	<input type="checkbox"/>	GET NEW NUMBER AND ADDRESS
MANAGER NOT OWNER	6	<input type="checkbox"/>	GO TO A3
OTHER RESULT	7	<input type="checkbox"/>	RECORD ON CALL RECORD

- A2. Have I reached ({ }){ }-{ }?

YES	1	<input type="checkbox"/>	GO TO A3
NO	2	<input type="checkbox"/>	THANK RESPONDENT AND TERMINATE

- A3. That is the number I dialed, do you have a new number or address for {OWNER'S NAME}?

YES	1	<input type="checkbox"/>	RECORD NEW NUMBER AND ADDRESS AND RECALL
DOES NOT KNOW OWNER	2	<input type="checkbox"/>	THANK RESPONDENT AND RECORD RESULT

PROPERTY OWNER'S QUESTIONNAIRE

- A4. We are conducting this study to learn how the Federal government can improve programs to assist multifamily housing owners when a disaster like an earthquake occurs. Your participation in this study is voluntary but it is very important. You have probably received or will receive a letter from the Apartment Owners Association of Greater Los Angeles urging you to participate if you are called. All of your answers are confidential. Your answers will not affect any application you have on file now for federal, state, local or private assistance to repair or rebuild your property/complex.

Do you own, either yourself or with a group, the property/complex listed above?

YES 1 ☐ GO TO A7

NO 2 ☐ GO TO A5

- A5. Do you represent the owner(s) of this property and, if so, can you answer detailed questions about the damage sustained by this property in the earthquake and plans for repair/reconstruction?

YES 1 ☐ GO TO A7

NO 2 ☐ GO TO A6

- A6. Do you know the owner's address and telephone number?

YES 1 ☐ RECORD BELOW, THANK
RESPONDENT AND TERMINATE

NO 2 ☐ THANK RESPONDENT AND
TERMINATE

OWNER ADDRESS AND NUMBER _____

- A7. Is this a rental property?

YES 1 ☐

NO 2 ☐ THANK RESPONDENT AND
TERMINATE

PROPERTY OWNER'S QUESTIONNAIRE

A8. Is this a multi-family property (with two or more units)?

YES 1 ☐

NO 2 ☐ **THANK RESPONDENT AND
TERMINATE**

A9. What color tag did the property/complex initially receive as a result of the earthquake?

RED 1 ☐

YELLOW 2 ☐

GREEN 3 ☐ **THANK RESPONDENT AND
TERMINATE**

This series of questions is about the general characteristics of your property/complex.

B1. What type of property/complex is it?

**GARDEN APARTMENTS (APARTMENTS HAVE OWN
ENTRANCES) 1 ☐**

HIGH RISE BUILDING (MORE THAN 6 STORIES) 2 ☐

LOW RISE BUILDING (UNDER 6 STORIES, 1 ENTRANCE) 3 ☐

TOWNHOUSE 4 ☐

OTHER (SPECIFY) 5 ☐

B2. How many rental apartment units were in the property/complex before the earthquake?

Number of Units _____

B3. Of the insert from B2 units, how many were:

STUDIOS 1 _____

1 BEDROOMS 2 _____

2 BEDROOMS 3 _____

3 OR MORE BEDROOMS 4 _____

PROPERTY OWNER'S QUESTIONNAIRE

B4. What kind of parking did the property/complex have?

- SURFACE 1 _____**
- UNDERGROUND 2 _____**
- TUCK UNDER (Half level down) 3 _____**
- COMBINED SURFACE/TUCK UNDER 4 _____**
- NONE 5 _____**

PROPERTY OWNER'S QUESTIONNAIRE**C. FINANCIAL INFORMATION**

- C1. What was the average monthly gross rent receipt before the earthquake for all the units? [Gross rent means all rent, including government subsidies plus utilities]

- C2. How much if any of this amount paid for utilities?

- C3. What portion of the units were vacant before the earthquake?

- 5% or less 1 ☐
 6 - 10% 2 ☐
 11 - 15% 3 ☐
 15 - 20% 4 ☐
 More than 20% 5 ☐

- C4. What were the average monthly expenses for all units prior to the earthquake?

- C5. What is the form of ownership of this building?

- INDIVIDUAL 1 ☐
 PARTNERSHIP 2 ☐
 CORPORATION 3 ☐
 NON-PROFIT 4 ☐
 OTHER 5 ☐

- C6. When did you or your company purchase the property/complex? _____

- C7. What was the initial purchase price? _____

- C8. How much outstanding debt do you and/or other partners have on the property/complex?

_____ IF NONE, GO TO C12

PROPERTY OWNER'S QUESTIONNAIRE

C9. What is the outstanding debt, rate and remaining term and mortgagee of the first mortgage?

OUTSTANDING DEBT
RATE
REMAINING TERM
MORTGAGEE

C10. What is the outstanding debt, rate and remaining term and mortgagee of the second mortgage?

NONE (IS NO SECOND)
OUTSTANDING DEBT
RATE
REMAINING TERM
MORTGAGEE

C11. What is the outstanding debt, rate and remaining term and mortgagee of the third mortgage?

NONE (IS NO THIRD)
OUTSTANDING DEBT
RATE
REMAINING TERM
MORTGAGEE

C12. HUD provides Section 8 rent subsidies directly to property owners to cover the gap between the maximum a tenant can afford to pay in rent and the fair market rent for the project set by HUD. Did you receive any Section 8 Project-Based Subsidies for the property/complex?

YES 1 ☐ GO TO C13
NO 2 ☐ GO TO C14

C13. Approximately how much money did you receive in total Section 8 project-based subsidies per month before the earthquake?

PROPERTY OWNER'S QUESTIONNAIRE

C14. HUD also provides Section 8 certificates to tenants directly. Did any of your tenants receive Section 8 Certificates prior to the earthquake?

YES 1 ☐ GO TO C15
NO 2 ☐ GO TO C17

C15. How many tenants received Section 8 Certificates prior to the earthquake? _____

C16. Approximately how much money did you receive in tenant Section 8 Certificates per month before the earthquake?

C17. Did you receive any HUD subsidies or FHA insurance assistance other than Section 8 prior to the earthquake?

YES 1 ☐ GO TO C18
NO 2 ☐ GO TO D1

C18. Describe any other subsidies and insurance that you received:

PROPERTY OWNER'S QUESTIONNAIRE**D. DAMAGE SUSTAINED BY PROPERTY/COMPLEX**

The next few questions are about the damage to your property/complex caused by the earthquake.

D1. What was the tag on the property/complex after the reinspection following the earthquake?

RED 1 ☐

YELLOW 2 ☐

GREEN 3 ☐

D2. How many units in the property/complex sustained damage as a result of the earthquake?

D3. Of these damaged units, how many required major rehabilitation (over \$5,000 per unit) as a result of the earthquake?

D4. Of the units in your property/complex, how many could not be occupied after the earthquake?

D5. Of the units in your property/complex, how many still cannot be occupied? _____

D6. What was the original estimated total cost of repairing the damage?

\$1 TO \$10,000 1 ☐

\$10,001 TO \$50,000 2 ☐

\$50,001 TO \$100,000 3 ☐

\$100,001 TO \$250,000 4 ☐

\$250,001 TO \$500,000 5 ☐

\$500,001 TO \$1,000,000 6 ☐

OVER \$1,000,000 7 ☐

PROPERTY OWNER'S QUESTIONNAIRE

D7. Are you planning to repair/or have you rebuilt your property/complex?

WILL REPAIR / REBUILD 1 ☐ GO TO D8

NO 2 ☐ GO TO E37

REPAIRS ARE COMPLETED (EXPLAIN) 3 ☐ GO TO D8

NOT SURE AT THIS POINT (EXPLAIN) 3 ☐ GO TO E73

D8. If you have already rebuilt or are in the process of repairing your property, what was the final cost estimate for the repairs?

_____ IF NO ESTIMATE, GO TO D10

D9. If this amount is different from the original estimated repair cost [D8], why?

D10. Do you expect the rents you charge after reconstruction will differ from the rents charged before the earthquake?

YES 1 ☐

NO 2 ☐ GO TO D13

D11. Will you charge higher or lower rents?

HIGHER 1 ☐

LOWER 2 ☐

D12. What is the total monthly gross rent you expect to receive after reconstruction? [Gross rent means all rent, including government subsidies and utilities]

PROPERTY OWNER'S QUESTIONNAIRE

D13. Do you plan to change the total number of units in the property or reconfigure existing units when you reconstruct/repair?

YES 1 ☐

NO 2 ☐ GO TO D16

D14. How many units will the property contain?

D15. Of these, how many will be:

STUDIOS 1 _____

1 BEDROOMS 2 _____

2 BEDROOMS 3 _____

3 OR MORE BEDROOMS 4 _____

D16. Do you plan to reconfigure the building's parking when you reconstruct?

YES 1 ☐

NO 2 ☐ GO TO D18

D17. How will you reconfigure the parking?

D18. Do you plan to install new fire and earthquake safety features when you reconstruct?

YES 1 ☐

NO 2 ☐ GO TO D20

D19. What features to you plan to install?

PROPERTY OWNER'S QUESTIONNAIRE

D20. Do you plan to make any other major changes to the property when you reconstruct?

YES 1 ☐
NO 2 ☐ GO TO D22

D21. What changes do you plan to make?

D22. About how many tenants were displaced as a result of the earthquake?

D23. What share of displaced tenants do you anticipate will return?

ALL 1 ☐
NONE 2 ☐
HALF OR MORE 3 ☐
LESS THAN HALF 4 ☐
DON'T KNOW 5 ☐

Do you anticipate that the tenants you rent to after reconstruction will be similar to those you rented to before the earthquake in terms of:

D24. Income?

SAME 1 ☐
HIGHER 2 ☐
LOWER 3 ☐

PROPERTY OWNER'S QUESTIONNAIRE

D25. Family Size?SAME 1 ☐LARGER 2 ☐SMALLER 3 ☐**D26. Race / Ethnicity?**SAME 1 ☐DIFFERENT (PLEASE DESCRIBE) 2 ☐

PROPERTY OWNER'S QUESTIONNAIRE**E. PROPERTY/COMPLEX REPAIR/CONSTRUCTION****ACTIVITY**

Now I want to ask you about the financial resources you plan to use for reconstruction and your experience applying for assistance from banks and the state, local or federal governments.

- E1. Do you plan to (or did you) use personal financial resources to fund a portion (or all) of the repairs to this property?

ALL REPAIRS 1 ☐

SOME REPAIRS 2 ☐

NO PERSONAL RESOURCES USED 3 ☐

I am going to ask you whether you have applied for assistance from different sources, and a number of follow-up questions for each possible source of funds. For those resources you have applied for, I'd like to find out the status of your application (whether it was approved, rejected or is still pending), and, if an application was rejected, why. For those resources you have not applied for, please explain briefly why not.

- E2. Have you applied for bank forbearance on existing debt?

YES 1 ☐ GO TO E4

NO 2 ☐

- E3. Why not? _____ GO TO E6

- E4. What is the status of your application?

APPROVED 1 ☐ GO TO E6

REJECTED 2 ☐ GO TO E5

PENDING 3 ☐ GO TO E6

OTHER 4 ☐ GO TO E6

- E5. Why was your application rejected?

PROPERTY OWNER'S QUESTIONNAIRE

E6. Have you applied for new bank financing?

YES 1 ☐ GO TO E8

NO 2 ☐

E7. Why not? _____ GO TO E10

E8. What is the status of your application?

APPROVED 1 ☐ GO TO E10

REJECTED 2 ☐ GO TO E9

PENDING 3 ☐ GO TO E10

OTHER 4 ☐ GO TO E10

E9. Why was your application rejected?

E10. Have you applied for assistance from the S.B.A.?

YES 1 ☐ GO TO E12

NO 2 ☐

E11. Why not? _____ GO TO E14

E12. What is the status of your application?

APPROVED 1 ☐ GO TO E14

REJECTED 2 ☐ GO TO E13

PENDING 3 ☐ GO TO E14

OTHER 4 ☐ GO TO E14

PROPERTY OWNER'S QUESTIONNAIRE

E13. Why was your application rejected?

E14. Have you applied to the HELP program for assistance?

YES 1 ☐ GO TO E16

NO 2 ☐

E15. Why not? _____ GO TO E18

E16. What is the status of your application?

APPROVED 1 ☐ GO TO E18

REJECTED 2 ☐ GO TO E17

PENDING 3 ☐ GO TO E18

OTHER 4 ☐ GO TO E18

E17. Why was your application rejected?

SUFFICIENT FUNDS IN RESIDUAL RECEIPTS TO COVER
REPAIRS 1 ☐

HUD INSPECTORS DETERMINED THERE WAS NO
EARTHQUAKE DAMAGE TO PROPERTY 2 ☐

OTHER [SPECIFY] 3 ☐

E18. Have you applied for FNMA assistance?

YES 1 ☐ GO TO E20

NO 2 ☐

E19. Why not? _____ GO TO E22

PROPERTY OWNER'S QUESTIONNAIRE

E20. What is the status of your application?

APPROVED 1 ☐ GO TO E22
REJECTED 2 ☐ GO TO E21
PENDING 3 ☐ GO TO E22
OTHER 4 ☐ GO TO E22

E21. Why was your application rejected?

E22. Have you applied to the State of California (CALDEP) for assistance?

YES 1 ☐ GO TO E24
NO 2 ☐

E23. Why not? _____ GO TO E26

E24. What is the status of your application?

APPROVED 1 ☐ GO TO E26
REJECTED 2 ☐ GO TO E25
PENDING 3 ☐ GO TO E26
OTHER 4 ☐ GO TO E26

E25. Why was your application rejected?

E26. Have you applied to the City of {CITY NAME} for assistance?

YES 1 ☐ GO TO E28
NO 2 ☐

PROPERTY OWNER'S QUESTIONNAIRE

E27. Why not? _____ GO TO E30

E28. What is the status of your application?

APPROVED 1 ☐ GO TO E30
REJECTED 2 ☐ GO TO E29
PENDING 3 ☐ GO TO E30
OTHER 4 ☐ GO TO E30

E29. Why was your application rejected?

E30. Have you applied to the County for assistance?

YES 1 ☐ GO TO E32
NO 2 ☐

E31. Why not? _____ GO TO E34

E32. What is the status of your application?

APPROVED 1 ☐ GO TO E34
REJECTED 2 ☐ GO TO E33
PENDING 3 ☐ GO TO E34
OTHER 4 ☐ GO TO E34

E33. Why was your application rejected?

PROPERTY OWNER'S QUESTIONNAIRE

- E34. Approximately what share of total repair costs do you expect (or did) come from different financial resources. Include, as applicable, personal financial resources (see E1) and other resources for which applications have been approved or are still pending. *Note: these shares should add at least to 100%, but may exceed this figure.*

<u>Source</u>	n/a	percent of costs
PERSONAL FUNDS	1 <input type="checkbox"/>	_____ %
BANK FORBEARANCE ON EXISTING MORTGAGE	2 <input type="checkbox"/>	_____ %
NEW BANK FINANCING	3 <input type="checkbox"/>	_____ %
SBA	4 <input type="checkbox"/>	_____ %
HELP	5 <input type="checkbox"/>	_____ %
FNMA	6 <input type="checkbox"/>	_____ %
STATE (CALDEP)	7 <input type="checkbox"/>	_____ %
COUNTY	8 <input type="checkbox"/>	_____ %
CITY	9 <input type="checkbox"/>	_____ %
OTHER [SPECIFY]	10 <input type="checkbox"/>	_____ %

- E35. In your opinion, what are the top three obstacles owners of multi-family rental properties have faced in trying to rebuild after the earthquake?

a. _____

b. _____

c. _____

- E36. How could federal, state, or local government assistance programs be modified to help owners like to overcome these obstacles the next time a major disaster strikes?

END OF INTERVIEW FOR OWNERS PLANNING TO REBUILD

PROPERTY OWNER'S QUESTIONNAIRE

START FOR OWNERS NOT PLANNING TO REBUILD

E37. Although you've decided not to rebuild, did you apply for any financial assistance from banks, or the federal, state or local governments to repair the property?

YES 1 ☐ GO TO E39

NO 2 ☐

E38. Why not?

_____ GO TO E71

E39. Have you applied for bank forbearance on existing debt?

YES 1 ☐ GO TO E41

NO 2 ☐

E40. Why not? _____ GO TO E43

E41. What is the status of your application?

APPROVED 1 ☐ GO TO E43

REJECTED 2 ☐ GO TO E42

PENDING 3 ☐ GO TO E43

OTHER 4 ☐ GO TO E43

E42. Why was your application rejected?

E43. Have you applied for new bank financing?

YES 1 ☐ GO TO E45

NO 2 ☐

PROPERTY OWNER'S QUESTIONNAIRE

E44. Why not? _____ GO TO E47

E45. What is the status of your application?

APPROVED 1 ☐ GO TO E47
REJECTED 2 ☐ GO TO E46
PENDING 3 ☐ GO TO E47
OTHER 4 ☐ GO TO E47

E46. Why was your application rejected?

E47. Have you applied for assistance from the S.B.A.?

YES 1 ☐ GO TO E49
NO 2 ☐

E48. Why not? _____ GO TO E51

E49. What is the status of your application?

APPROVED 1 ☐ GO TO E51
REJECTED 2 ☐ GO TO E50
PENDING 3 ☐ GO TO E51
OTHER 4 ☐ GO TO E51

E50. Why was your application rejected?

PROPERTY OWNER'S QUESTIONNAIRE

E51. Have you applied to the HELP program for assistance?

YES 1 ☐ GO TO E53
NO 2 ☐

E52. Why not? _____ GO TO E55

E53. What is the status of your application?

APPROVED 1 ☐ GO TO E55
REJECTED 2 ☐ GO TO E54
PENDING 3 ☐ GO TO E55
OTHER 4 ☐ GO TO E55

E54. Why was your application rejected?

SUFFICIENT FUNDS IN RESIDUAL RECEIPTS TO COVER
REPAIRS 1 ☐
HUD INSPECTORS DETERMINED THERE WAS NO
EARTHQUAKE DAMAGE TO PROPERTY 2 ☐
OTHER (SPECIFY) 3 ☐

E55. Have you applied for FNMA assistance?

YES 1 ☐ GO TO E57
NO 2 ☐

E56. Why not? _____ GO TO E59

PROPERTY OWNER'S QUESTIONNAIRE

E57. What is the status of your application?

APPROVED 1 ☐ GO TO E59
REJECTED 2 ☐ GO TO E58
PENDING 3 ☐ GO TO E59
OTHER 4 ☐ GO TO E59

E58. Why was your application rejected?

E59. Have you applied to the State of California (CALDEP) for assistance?

YES 1 ☐ GO TO E61
NO 2 ☐

E60. Why not? _____ GO TO E63

E61. What is the status of your application?

APPROVED 1 ☐ GO TO E63
REJECTED 2 ☐ GO TO E62
PENDING 3 ☐ GO TO E63
OTHER 4 ☐ GO TO E63

E62. Why was your application rejected?

E63. Have you applied to the City of {CITY NAME} for assistance?

YES 1 ☐ GO TO E65
NO 2 ☐

PROPERTY OWNER'S QUESTIONNAIRE

E64. Why not? _____ GO TO E67

E65. What is the status of your application?

APPROVED 1 ☐ GO TO E67
REJECTED 2 ☐ GO TO E66
PENDING 3 ☐ GO TO E67
OTHER 4 ☐ GO TO E67

E66. Why was your application rejected?

E67. Have you applied to the County for assistance?

YES 1 ☐ GO TO E69
NO 2 ☐

E68. Why not? _____ GO TO E71

E69. What is the status of your application?

APPROVED 1 ☐ GO TO E71
REJECTED 2 ☐ GO TO E70
PENDING 3 ☐ GO TO E71
OTHER 4 ☐ GO TO E71

E70. Why was your application rejected?

PROPERTY OWNER'S QUESTIONNAIRE

- E71. Would you rank the major reasons you are not planning to rebuild? I will read you a list of possible reasons and I would like you to tell me which is the most important to your decision, second most important, or unimportant to your decision.

	Most important	Second Most Important	Unimportant
COULD NOT OBTAIN THE FINANCIAL RESOURCES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PROPERTY/COMPLEX COULD NOT SUPPORT ADDITIONAL DEBT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
WHOLE NEIGHBORHOOD WAS DESTROYED AND DOES NOT WANT TO BE THE FIRST TO REBUILD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DIDN'T LIKE PUBLIC ASSISTANCE PROGRAMS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
APPLICATION PROCESS TOO SLOW	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OTHER [EXPLAIN]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- E72. How could federal, state or local government assistance programs be modified to persuade owners like you to rebuild the next time a major disaster strikes?
-
-

END OF INTERVIEW FOR OWNERS NOT PLANNING TO REBUILD

PROPERTY OWNER'S QUESTIONNAIRE

START FOR OWNERS UNSURE OF PLANS

E73. What is the most important reason you are not sure whether you will rebuild at this time?

E74. When do you expect to be able to make a decision?

WITHIN THE NEXT MONTH 1 ☐

WITHIN ONE TO SIX MONTHS 2 ☐

WITHIN SIX MONTHS TO A YEAR 3 ☐

I DO NOT EXPECT TO MAKE THIS DECISION

WITHIN THE NEXT YEAR 4 ☐

OTHER [EXPLAIN] 5 ☐

E75. What incentives should the government provide that would persuade you to rebuild now?

E76. We would like your permission to recontact you after (time frame) above to find out what you have decided.
Where can we contact you?

AT THE SAME TELEPHONE NUMBER AT WHICH

WE REACHED YOU TODAY 1 ☐

ANOTHER NUMBER (SPECIFY) 2 ☐

END OF INTERVIEW FOR OWNERS UNSURE OF PLANS TO REBUILD

**ANNEX B
MONITORING INSTRUMENT**

Interview Date: _____

MONITORING INSTRUMENT

- A1. Hello, my name is {INTERVIEWER'S NAME} and I am calling on behalf of the U.S. Department of Housing and Urban Development about the damage to the property/ complex you own from the January 17, 1994 earthquake in Los Angeles. May I please speak to {OWNER'S NAME}?

SPEAKING 1 ☐ GO TO A4
AVAILABLE NOW 2 ☐ GO TO A5
AVAILABLE LATER 2 ☐ SET APPOINTMENT
DOES NOT KNOW OWNER 4 ☐ GO TO A2
OWNER HAS NEW NUMBER 5 ☐ GET NEW NUMBER AND ADDRESS
OTHER RESULT 6 ☐ RECORD ON CALL RECORD

- A2. Have I reached ({ }){ }-{ }?

YES 1 ☐ GO TO A3
NO 2 ☐ THANK RESPONDENT AND HANG UP

- A3. That is the number I dialed, do you have a new number or address for {OWNER'S NAME}?

YES 1 ☐ RECORD NEW NUMBER AND ADDRESS
DOES NOT KNOW OWNER 2 ☐ THANK RESPONDENT AND RECORD RESULT

MONITORING INSTRUMENT

- A4. { } months ago we interviewed you over the phone about your plans for rehabilitating your earthquake damaged property/complex. This is a brief follow-up call to determine whether you've changed your mind since then about your plans. The last time we spoke with you, you stated that you: {SELECT ONE OPTION}
- a. Definitely planned to repair and/or rebuild your property/complex. Have you changed your mind since then?
- YES, I AM NO LONGER PLANNING
TO REPAIR AND/OR REBUILD MY
PROPERTY/COMPLEX 1 ☐ GO TO A6
- YES, I AM NO LONGER SURE
WHETHER OR NOT I WILL REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 2 ☐ GO TO A7
- NO, I HAVE NOT CHANGED MY MIND 3 ☐ THANK RESPONDENT AND RECORD
RESULT
- b. Definitely planned NOT to repair and/or rebuild your apartment property/complex. Have you changed your mind since then?
- YES, I NOW PLAN TO REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 3 ☐ GO TO A8
- YES, I AM NO LONGER SURE
WHETHER OR NOT I WILL REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 2 ☐ GO TO A7
- NO, I HAVE NOT CHANGED MY MIND 1 ☐ THANK RESPONDENT AND RECORD
RESULT

MONITORING INSTRUMENT

- c. Were not sure as to whether you would repair and/or rebuild your apartment property/complex. Have you decided what to do since then?

YES, I DECIDED NOT TO REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 1 ☐ GO TO A6

NO, I AM STILL NOT SURE OF
WHETHER OR NOT I WILL REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 2 ☐ THANK RESPONDENT AND RECORD
RESULT

YES, I NOW PLAN TO REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 3 ☐ GO TO A6

- A5. Hello, my name is {INTERVIEWER'S NAME} and I am calling on behalf of the U.S. Department of Housing and Urban Development about the damage to the property/complex you own from the January 17, 1994 earthquake in Los Angeles.

{ } months ago we interviewed you over the phone about your plans for rehabilitating your earthquake damaged property/complex. This is a brief follow-up call to determine whether you've changed your mind since then about your plans. The last time we spoke with you, you stated that you: {SELECT ONE OPTION}

- a. Definitely planned to repair and/or rebuild your apartment property/complex. Have you changed your mind since then?

YES, I AM NO LONGER PLANNING
TO REPAIR AND/OR REBUILD MY
PROPERTY/COMPLEX 1 ☐ GO TO A6

YES, I AM NO LONGER SURE
WHETHER OR NOT I WILL REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 2 ☐ GO TO A7

NO, I HAVE NOT CHANGED MY MIND 3 ☐ THANK RESPONDENT AND RECORD
RESULT

MONITORING INSTRUMENT

- b. Definitely planned NOT to repair and/or rebuild your apartment property/complex. Have you changed your mind since then?

YES, I NOW PLAN TO REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 3 ☐ GO TO A8

YES, I AM NO LONGER SURE
WHETHER OR NOT I WILL REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 2 ☐ GO TO A7

NO, I HAVE NOT CHANGED MY MIND 1 ☐ THANK RESPONDENT AND RECORD
RESULT

- c. Were not sure as to whether you would repair and/or rebuild your apartment property/complex. Have you decided what to do since then?

YES, I DECIDED NOT TO REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 1 ☐ GO TO A6

NO, I AM STILL NOT SURE OF
WHETHER OR NOT I WILL REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 2 ☐ THANK RESPONDENT AND RECORD
RESULT

YES, I NOW PLAN TO REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 3 ☐ GO TO A8

MONITORING INSTRUMENT

A6. What are the major reasons you decided not to repair and/or rebuild your property/complex?

END OF INTERVIEW FOR OWNERS DECIDING NOT TO REBUILD

A7. What is the most important reason you are no longer sure at this time whether you will rebuild or not?

END OF INTERVIEW FOR OWNERS NO LONGER SURE

A8. What are the major reasons you changed your mind and decided to rebuild?

- OBTAINED PRIVATE FINANCING 1 ☐
- RECEIVED ASSISTANCE 2 ☐
- OTHER (EXPLAIN) 3 ☐

END OF INTERVIEW FOR OWNERS NOW PLANNING TO REBUILD

ANNEX C
FOLLOW-UP SURVEY FOR OWNERS PLANNING TO REBUILD

Interview Date: _____

FOLLOW-UP SURVEY FOR OWNERS PLANNING TO REBUILD

A1. Hello, my name is {INTERVIEWER'S NAME} and I am calling on behalf of the U.S. Department of Housing and Urban Development about the damage to the property/ complex you own from the January 17, 1994 earthquake in Los Angeles. May I please speak to {OWNER'S OR MANAGER'S NAME}?

SPEAKING	1	<input type="checkbox"/>	GO TO A4
AVAILABLE NOW	2	<input type="checkbox"/>	GO TO A5
AVAILABLE LATER	2	<input type="checkbox"/>	SET APPOINTMENT
DOES NOT KNOW OWNER	4	<input type="checkbox"/>	GO TO A2
OWNER HAS NEW NUMBER	5	<input type="checkbox"/>	GET NEW NUMBER AND ADDRESS
OTHER RESULT	6	<input type="checkbox"/>	RECORD ON CALL RECORD

A2. Have I reached {{ }}{ }-{ }?

YES	1	<input type="checkbox"/>	GO TO A3
NO	2	<input type="checkbox"/>	THANK RESPONDENT AND HANG UP

A3. That is the number I dialed, do you have a new number or address for {OWNER'S NAME}?

YES	1	<input type="checkbox"/>	RECORD NEW NUMBER AND ADDRESS
DOES NOT KNOW OWNER	2	<input type="checkbox"/>	THANK RESPONDENT RECORD RESULT

FOLLOW-UP SURVEY FOR OWNERS PLANNING TO REBUILD

- A4. { } months ago we interviewed you over the phone about your plans for rehabilitating your earthquake damaged property/complex. This is a brief follow-up call to find out whether you've progressed in your plans to rebuild your property/complex. The last time we spoke with you, you stated that you definitely planned to repair and/or rebuild your property/complex. Have you changed your mind since then?

YES, I AM NO LONGER PLANNING
TO REPAIR AND/OR REBUILD MY
PROPERTY/COMPLEX 1 ☐ GO TO A6

YES, I AM NO LONGER SURE
WHETHER OR NOT I WILL REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 2 ☐ GO TO A9

NO, I HAVE NOT CHANGED MY MIND 3 ☐ GO TO A11

- A5. Hello, my name is {INTERVIEWER'S NAME} and I am calling on behalf of the U.S. Department of Housing and Urban Development about the damage to the property/complex you own from the January 17, 1994 earthquake in Los Angeles.

{ } months ago we interviewed you over the phone about your plans for rehabilitating your earthquake damaged property/complex. This is a brief follow-up call to find out whether you've progressed in your plans to rebuild your property/complex. The last time we spoke with you, you stated that you definitely planned to repair and/or rebuild your property/complex. Have you changed your mind since then?

YES, I AM NO LONGER PLANNING
TO REPAIR AND/OR REBUILD MY
PROPERTY/COMPLEX 1 ☐ GO TO A6

YES, I AM NO LONGER SURE
WHETHER OR NOT I WILL REPAIR
AND/OR REBUILD MY PROPERTY/
COMPLEX 2 ☐ GO TO A9

NO, I HAVE NOT CHANGED MY MIND 3 ☐ GO TO A11

FOLLOW-UP SURVEY FOR OWNERS PLANNING TO REBUILD

A6. What is the most important reason you decided not to repair and/or rebuild your property/complex?

A7. What is the second most important reason?

A8. How can existing government programs be improved to better serve your needs?

END OF INTERVIEW FOR OWNERS DECIDING NOT TO REBUILD

A9. What is the most important reason you are no longer sure whether you will rebuild or not?

A10. What incentives should the government provide to persuade you to rebuild?

FOLLOW-UP SURVEY FOR OWNERS PLANNING TO REBUILD

A11. What progress have you made since our last survey?

- NO PROGRESS 1 ☐
- OBTAINED PRIVATE FINANCING 2 ☐
- OBTAINED ASSISTANCE FROM SBA 3 ☐
- OBTAINED ASSISTANCE FROM CALDEP 4 ☐
- OBTAINED ASSISTANCE FROM HUD 5 ☐
- OTHER (EXPLAIN) 6 ☐
-
-

A12. Which forms of assistance have you applied for, but not yet received?

- I HAVE RECEIVED ALL NEEDED FINANCING 1 ☐
- PRIVATE FINANCING 2 ☐
- ASSISTANCE FROM SBA 3 ☐
- ASSISTANCE FROM CALDEP 4 ☐
- ASSISTANCE FROM HELP 5 ☐
- OTHER (EXPLAIN) 6 ☐
-
-

FOLLOW-UP SURVEY FOR OWNERS PLANNING TO REBUILD

- A13. The next few questions are about your experience applying for assistance from public programs, such as SBA or HELP. Overall, how satisfied are you with the help you received from Federal programs?

DID NOT APPLY FOR ANY FEDERAL ASSISTANCE 1 ☐
DID NOT RECEIVE ANY HELP 2 ☐
VERY SATISFIED 3 ☐
SOMEWHAT SATISFIED 4 ☐
SOMEWHAT UNSATISFIED 5 ☐
VERY UNSATISFIED 6 ☐

- A14. Overall how satisfied are you with the help you received from State based programs?

DID NOT APPLY FOR ANY STATE ASSISTANCE 1 ☐
DID NOT RECEIVE ANY HELP 2 ☐
VERY SATISFIED 3 ☐
SOMEWHAT SATISFIED 4 ☐
SOMEWHAT UNSATISFIED 5 ☐
VERY UNSATISFIED 6 ☐

- A15. How can the existing State government programs be improved to better serve your needs?

- A16. Overall how satisfied are you with the help you received from local programs?

DID NOT APPLY FOR ANY LOCAL PROGRAMS 1 ☐
DID NOT RECEIVE ANY HELP 2 ☐
VERY SATISFIED 3 ☐
SOMEWHAT SATISFIED 4 ☐
SOMEWHAT UNSATISFIED 5 ☐
VERY UNSATISFIED 6 ☐

FOLLOW-UP SURVEY FOR OWNERS PLANNING TO REBUILD

A17. How can the existing local government programs be improved to better serve your needs?

A18. When will the rehabilitation of your property/complex be completed?

- WITHIN THE NEXT TWO MONTHS 1 ☐
IN TWO TO SIX MONTHS 2 ☐
IN SIX TO TWELVE MONTHS 3 ☐
IN MORE THAN A YEAR 4 ☐

END OF INTERVIEW

ANNEX D
FOLLOW-UP SURVEY FOR UNDECIDED OWNERS

Interview Date: _____

FOLLOW-UP SURVEY FOR UNDECIDED OWNERS

A1. Hello, my name is {INTERVIEWER'S NAME} and I am calling on behalf of the U.S. Department of Housing and Urban Development about the damage to the property/ complex you own from the January 17, 1994 earthquake in Los Angeles. May I please speak to {OWNER'S NAME}?

SPEAKING	1	<input type="checkbox"/>	GO TO A4
AVAILABLE NOW	2	<input type="checkbox"/>	GO TO A4
AVAILABLE LATER	2	<input type="checkbox"/>	SET APPOINTMENT
DOES NOT KNOW OWNER	4	<input type="checkbox"/>	GO TO A2
OWNER HAS NEW NUMBER	5	<input type="checkbox"/>	GET NEW NUMBER AND ADDRESS
OTHER RESULT	6	<input type="checkbox"/>	RECORD ON CALL RECORD

A2. Have I reached ({ }){ }-{ }?

YES	1	<input type="checkbox"/>	GO TO A3
NO	2	<input type="checkbox"/>	THANK RESPONDENT AND HANG UP

A3. That is the number I dialed, do you have a new number or address for {OWNER'S NAME}?

YES	1	<input type="checkbox"/>	RECORD NEW NUMBER AND ADDRESS
DOES NOT KNOW OWNER	2	<input type="checkbox"/>	THANK RESPONDENT AND RECORD RESULT

FOLLOW-UP SURVEY FOR UNDECIDED OWNERS

- A4. { } months ago we interviewed you over the phone about your plans for rehabilitating your earthquake damaged property. This is a brief follow-up call to find out whether you've made further changes in your plans to rebuild. The last time we spoke with you, you stated that you didn't know whether you were going to repair and/or rebuild. Have you decided since then?

YES, I AM NO LONGER PLANNING
TO REPAIR AND/OR REBUILD MY
PROPERTY/COMPLEX 1 ☐ GO TO A6

NO, I AM STILL NOT SURE WHETHER
OR NOT I WILL REPAIR AND/OR
REBUILD MY PROPERTY/COMPLEX 2 ☐ THANK RESPONDENT AND RECORD
RESULT

YES, I HAVE DECIDED TO
REPAIR AND/OR REBUILD
MY PROPERTY COMPLEX 3 ☐ GO TO A6

- A6. What is the most important reason you decided not to repair and/or rebuild your property/complex?

- A7. What incentives should the government provide that would persuade you to rebuild?

END OF INTERVIEW FOR OWNERS NOT GOING TO REBUILD

FOLLOW-UP SURVEY FOR UNDECIDED OWNERS

A8. What is the most important reason you decided to rebuild?

A9. What progress have you made since deciding to rebuild?

- NO PROGRESS 1 ☐
- OBTAINED PRIVATE FINANCING 2 ☐
- OBTAINED ASSISTANCE FROM SBA 3 ☐
- OBTAINED ASSISTANCE FROM CALDEP 4 ☐
- OTHER (EXPLAIN) 5 ☐

A10. Which forms of assistance have you applied for, but not yet received?

- I HAVE RECEIVED ALL NEEDED
- FINANCING 1 ☐
- PRIVATE FINANCING 2 ☐
- ASSISTANCE FROM SBA 3 ☐
- ASSISTANCE FROM CALDEP 4 ☐
- OTHER (EXPLAIN) 5 ☐

A11. When will the rehabilitation of your property/complex be completed?

- WITHIN THE NEXT TWO MONTHS 1 ☐
- IN TWO TO SIX MONTHS 2 ☐
- IN SIX TO TWELVE MONTHS 3 ☐
- IN MORE THAN A YEAR 4 ☐
- IS ALREADY COMPLETED 5 ☐

END OF INTERVIEW

ANNEX E

INTERVIEW GUIDE FOR OWNER CASE STUDY INTERVIEWS

Interview Guide For Owner Case Study Interviews

Introduction

Hello, my name is {INTERVIEWER'S NAME}, I am conducting this interview on behalf of the U.S. Department of Housing and Urban Development to learn about your experiences after the January 1994 earthquake in navigating through the available earthquake relief programs. We are also conducting similar interviews with 19 other multifamily property-owners. The purpose of this study is to learn how the Federal government can improve programs to assist multifamily housing owners when a disaster like an earthquake occurs.

Keep in mind that all of your comments are confidential and your comments today will not affect any application you have on file now for federal, state, local or private assistance to repair or rebuild your property.

General Property Information

- Approximately when was your building constructed?
- How long have you owned it?
- Have you ever made any major renovations to the property since you owned it? Describe the renovations, when they were made and approximately how much they cost?
- Describe the neighborhood prior to the earthquake. What kind of trends could you observe.
- Describe the neighborhood today. How many buildings have sustain serious damage. What other trends can you observe?

Financial Information

- How much did you pay for the property?
- Describe the financial structure of the building? What is the outstanding debt? How many mortgages are there? At what rate and term? Who are the mortgagees?
- Prior to the earthquake, what was the vacancy rate in your building? What is it today?
- Prior to the earthquake, what was the approximate annual NOI for your building? What is it today?
- Describe any rent or other government subsidies you received for the property prior to the earthquake?
- Can you provide me with an audited financial statement for the building over the last two years?
- Can you provide me with a rent roll for the building prior to and after the earthquake?

- What was the level of damage to the building during the earthquake? What was the nature of the damage?
- How far along are you in the rebuilding process? What steps have you taken to date? What steps do you intend to take in the future?

Earthquake Relief

- Now we want you to describe the chronology of the assistance programs that you applied for and explain what happened. After the earthquake, how did you learn about the availability of assistance programs?
- Which agencies did you approach and in what order?
- Did you approach the SBA? Did you file an application? Did they make a loan to you? [Probe sequence of events and why or why not a loan was made. Does this program have any characteristics that make it particularly useful as a source of assistance for your rebuilding efforts? Does it have any characteristics that make it difficult for you to use? For instance, if no loan was made be sure to probe whether it was because of partnership ownership structure, credit test for loans over \$1.5 million, debt coverage ratios in excess of 1.05, or recourse action.]
- Did you approach Fannie Mae? Did you file an application? Did they make a loan to you? [Again, probe for sequence and outcome. Probe whether reinsurance was offered and if so was it sufficient for lenders to then take the risk.]
- Did you approach the local HUD office to obtain assistance from the HELP program? Did you file an application? Did they make a loan to you? [Again, probe for sequence and outcome.]
- Did you approach the City of Los Angeles Department of Housing to obtain assistance? What programs did they have to offer? Did you file an application? Did they make a loan or grant to you? [Probe for sequence and outcome.]
- Did you approach another city's housing department? What programs did they have to offer? Did you file an application? Did they make a loan or grant to you or offer some other form of assistance? [Again, probe for sequence and outcome.]
- Did you approach the State of California Housing Department? What programs did they have to offer? Did you file an application? Did they make a loan or grant to you or offer some other form of assistance? [Again, probe for sequence and outcome.]
- What specific reasons, if any, did you have for *not* approaching any of the programs discussed above?
- Now I would like you to rate the helpfulness of the agencies and programs we just discussed. Taking each program you inquired about or actually applied for in turn, let's explore how helpful the personnel were and how efficient the system was in determining whether or not you were eligible, and then, if eligible, in providing assistance.

- We would very much like to obtain your suggestions about what could be done better by governments at all levels if another disaster occurs here or in another big city. What would your main suggestions be about program features? About federal assistance? About state assistance? About local assistance?

ANNEX F
LETTER OF INTRODUCTION

PROPOSED DRAFT LETTER
[Will need to be passed through the Association]

Apartment Association of Greater Los Angeles
621 South Westmoreland Avenue
Los Angeles, California 90005-3995

Owner's Name
Owner's Address
City, State Zip

January 25, 1995

Dear Apartment Owner:

In response to last year's Northridge Earthquake, the U.S. Department of Housing and Urban Development has redoubled its efforts to assure that government programs effectively and efficiently serve the needs of owners and tenants in disaster situations. As part of this effort, the Los Angeles consulting firm of Hamilton, Rabinovitz & Alschuler, Inc. has been engaged to conduct a study to assess the effect the Northridge Earthquake has had on property owners' plans for their rental buildings, and how local, state and federal programs are working so that they may be improved in the event of a future disaster.

HR&A will soon be contacting a sample of rental property owners whose buildings suffered damage to ask them to participate in a telephone survey. The survey's questions are designed to determine how rental properties such as yours have or will be repaired since the earthquake, what programs and program features property owners have used and found to be most or least helpful, and how they might be improved.

We strongly support this effort and urge you to cooperate with HR&A by providing your best information and most honest opinions about your experiences with the recovery. We hope that the results of the study will improve the speed, efficiency and effectiveness of the government's response if another such disaster should occur.

Sincerely,